

UNITED HEALTHCARE OF TENNESSEE, INC.

The certificate of authority was issued on **9/13/91** to **Complete Health of TN, Inc.**.

On **5/9/96**, the name was changed to **United Healthcare of TN, Inc.**

On **12/31/96** **Healthwise of TN, Inc.** merged into United Healthcare of TN, Inc.

ADDRESS:

10 Cadillac Dr., Suite 200 - Brentwood, TN 37027 - (615) 372-3450

WEBSITE ADDRESS:

www.uhc.com

Service Area by County

West Tennessee Area: Benton, Carroll, Chester, Crockett, Decatur, Dyer, Fayette, Gibson, Hardeman, Hardin, Haywood, Henderson, Houston, Humphreys, Lake, Lauderdale, Madison, McNairy, Obion, Perry, Shelby, Stewart, Tipton, and Wayne

Middle Tennessee Area: Bedford, Cannon, Cheatham, Coffee, Davidson, DeKalb, Dickson, Franklin, Giles, Grundy, Hickman, Jackson, Lawrence, Lewis, Lincoln, Macon, Marion, Marshall, Maury, Montgomery, Moore, Overton, Putnam, Robertson, Rutherford, Sequatchie, Smith, Sumner, Trousdale, Van Buren, Warren, White, Williamson, and Wilson

East Tennessee Area: Anderson, Bledsoe, Blount, Bradley, Cocke, Cumberland, Greene, Hamblen, Hamilton, Hancock, Hawkins, Jefferson, Knox, Loudon, McMinn, Meigs, Monroe, Polk, Rhea, Roane, and Sevier

The Independent Review Organizations used by this HMO are CORE and Best Doctors, Inc.

	Number Requested	Resolved in favor of member	Resolved in favor of HMO
IRO APPEALS			
year ending 12/31/2002	0	0	0
year ending 12/31/2001	0	0	0
year ending 12/31/2000	0	0	0
year ending 12/31/1999	0	0	0

HMO GRIEVANCE STATISTICS

NUMBER OF GRIEVANCES/INQUIRIES FOR 2002

of the grievances reported **52%** were resolved successfully
of the grievances reported **48%** were resolved adversely

CATEGORY	Number of Inquiries to the HMO	Number of written grievances	Number of resolved grievances	Number of adverse decisions	Number of successful resolutions
1) availability/delivery of service	0	4	4	2	2
2) claim payment/amount of payment	28	38	38	2	36
3) contract terms and conditions	41	317	317	179	138
4) other	22	19	19	0	19
TOTAL	91	378	378	183	195

NUMBER OF GRIEVANCES/INQUIRIES FOR 2001

of the grievances reported **71%** were resolved successfully
of the grievances reported **29%** were resolved adversely

CATEGORY	Number of Inquiries to the HMO	Number of written grievances	Number of resolved grievances	Number of adverse decisions	Number of successful resolutions
1) availability/delivery of service		6	6	0	6
2) claim payment/amount of payment		179	179	6	179
3) contract terms and conditions		582	582	232	350
4) other		63	63	3	60
TOTAL		824	824	235	589

NUMBER OF GRIEVANCES/INQUIRIES FOR 2000 of the grievances reported **69%** were resolved successfully
of the grievances reported **31%** were resolved adversely

CATEGORY	Number of Inquiries to the HMO	Number of written grievances	Number of resolved grievances	Number of adverse decisions	Number of successful resolutions
1) availability/delivery of service	2	75	75	7	68
2) claim payment/amount of payment	4	14	14	0	14
3) contract terms and conditions	6	291	291	88	203
4) other	6	99	99	56	43
TOTAL	18	479	479	151	328

NUMBER OF GRIEVANCES/INQUIRIES FOR 1999 of the grievances reported **68%** were resolved successfully
of the grievances reported **31%** were resolved adversely

CATEGORY	Number of Inquiries to the HMO	Number of written grievances	Number of resolved grievances	Number of adverse decisions	Number of successful resolutions
1) availability/delivery of service	96	196	196	73	123
2) claim payment/amount of payment	0	0	0	0	0
3) contract terms and conditions	105	163	163	73	90
4) other	9	80	80	8	72
TOTAL	210	439	439	154	285

NUMBER OF GRIEVANCES/INQUIRIES FOR 1998 of the grievances reported **59%** were resolved successfully
of the grievances reported **31%** were resolved adversely

CATEGORY	Number of Inquiries to the HMO	Number of written grievances	Number of resolved grievances	Number of adverse decisions	Number of successful resolutions
1) availability/delivery of service	N/A	N/A	N/A	N/A	N/A
2) claim payment/amount of payment	N/A	N/A	N/A	N/A	N/A
3) contract terms and conditions	N/A	N/A	N/A	N/A	N/A
4) other	N/A	N/A	N/A	N/A	N/A
TOTAL	391	392	384	118	226

PLEASE NOTE: an adverse decision indicates the decision was against member, not that the HMO was incorrect
a succesful resolution means the grievance was resolved to the members satisfaction

N/A means the information was not provided

9 YEAR MEMBER ENROLLMENT STATISTICS

Year	Individual Members	Medicare members	Group members	Number groups	TOTAL members	Average Annual
ending 12/31/02	0	0	59,804	N/A	59,804	66,218
ending 12/31/01	28	0	89,630	2,520	89,658	88,924
ending 12/31/00	0	0	105,684	N/A	105,684	102,194
ending 12/31/99	52	611	105,950	N/A	106,222	108,950
ending 12/31/98	73	50	119,831	N/A	119,954	124,295
ending 12/31/97	0	0	139,107	N/A	139,107	136,172

ending 12/31/96	0	0	148,697	N/A	148,697	105,598
ending 12/31/95	0	0	76,327	N/A	76,327	55,825
ending 12/31/94	0	0	30,786	N/A	30,786	28,262

UNITED HEALTHCARE OF TENNESSEE, INC.

FINANCIAL HIGHLIGHTS

For the Year Ending
December 31, 2002

ASSETS	36,787,254
LIABILITIES	22,893,407
TOTAL MEDICAL AND HOSPITAL EXPENSES	131,342,487
TOTAL ADMINISTRATIVE EXPENSES	26,056,377
UNCOVERED EXPENSES	16,105,176
PREMIUMS NON TN CARE	165,069,023
TOTAL CAPITAL AND SURPLUS	17,897,949
NET INCOME	2,082,496
RATIO OF MEDICAL EXPENSES TO PREMIUMS	79.57%
RATIO OF ADMINISTRATIVE EXPENSES TO PREMIUMS	15.79%